Case 16-23196 Doc 1 Fill in this information to identify your case:	Filed 07/19/16	Entered 07/19/16 19:07:06 age 1 of 68	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	James First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Middle name Hobbs Last name	Middle name Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- <u>7676</u>	xxx - xx-
Security number or	OR	OR
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

James Case 16-23196 Doc 1 Filed 07/11/9/16 Entered 07/10/116/119:07:06 Desc Main Debtor 1 Page 2 of 68 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 7035 S Fairfield Apt 1F Number Number Street Street 60629 Chicago Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Debtor 1 James Case 16-23196 Doc 1 Filed 07/149/16 Entered 07/14/9/16 (1/49):07:06 Desc Main

| Debtor 1 James Case 16-23196 Doc 1 Filed 07/14/9/16 Entered 07/14/9/16 (1/49):07:06 Desc Main
| Debtor 1 James Case 16-23196 Doc 1 Filed 07/14/9/16 Entered 07/14/9/16 (1/49):07:06 Desc Main
| Debtor 1 James Case 16-23196 Doc 1 Filed 07/14/9/16 Entered 07/14/9/16 (1/49):07:06 Desc Main

Page 3 of 68 Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or When District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

James Case 16-23196 Doc 1 Filed 07/149/16 Entered 07/119/116/119:07:06 Desc Main Debtor 1 Page 4 of 68 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Number Street that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Debtor 1 James Case 16-23196 Doc 1 Filed 07/14/9/16 Entered 07/19/16 (149/07:06 Desc Main

it Name Middle Name

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Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Active duty.

counseling with the court.

15. Tell the court
whether you have
received briefing
about credit
counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:		Ab	oout Debtor 2 (\$	Spouse Only in a Joint Case):		
You must check one:		Yo	u must check one:			
counseling agence	ng from an approved credit ry within the 180 days before I filed this on, and I received a certificate of		counseling agend	ing from an approved credit cy within the 180 days before I filed this on, and I received a certificate of		
Attach a copy of the that you developed	e certificate and the payment plan, if any, with the agency.		Attach a copy of the that you developed	e certificate and the payment plan, if any, with the agency.		
counseling agence	ng from an approved credit by within the 180 days before I filed this on, but I do not have a certificate of		counseling agend	ing from an approved credit cy within the 180 days before I filed this ion, but I do not have a certificate of		
•	r you file this bankruptcy petition, oy of the certificate and payment		•	er you file this bankruptcy petition, ppy of the certificate and payment		
an approved ager services during th	ed for credit counseling services from ncy, but was unable to obtain those ne 7 days after I made my request, and nces merit a 30-day temporary waiver nt.	I certify that I asked for credit counseling services f an approved agency, but was unable to obtain thos services during the 7 days after I made my request, exigent circumstances merit a 30-day temporary wai of the requirement.				
attach a separate sl obtain the briefing, v	temporary waiver of the requirement, heet explaining what efforts you made to why you were unable to obtain it before you and what exigent circumstances required		attach a separate sobtain the briefing,	temporary waiver of the requirement, sheet explaining what efforts you made to why you were unable to obtain it before you t, and what exigent circumstances required e.		
-	dismissed if the court is dissatisfied with treceiving a briefing before you filed for		•	dismissed if the court is dissatisfied with ot receiving a briefing before you filed for		
receive a briefing w certificate from the	ed with your reasons, you must still rithin 30 days after you file. You must file a approved agency, along with a copy of the eveloped, if any. If you do not do so, your ssed.		If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must fil certificate from the approved agency, along with a copy of payment plan you developed, if any. If you do not do so, you case may be dismissed.			
-	e 30-day deadline is granted only for cause aximum of 15 days.		•	ne 30-day deadline is granted only for cause naximum of 15 days.		
I am not required counseling becau	to receive a briefing about credit use of:		I am not required counseling becar	I to receive a briefing about credit use of:		
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to		

Active duty.

counseling with the court.

I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit

I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

James Case 16-23196 Doc 1 Filed 07/419/16 Entered 07/419/16 (19:07:06 Desc Main Page 6 of 68 Document of the Document of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ٦ Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ James Hobbs Signature of Debtor 2 Signature of Debtor 1 Executed on 7/19/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 James Case 16-23196 Doc 1 Filed 07/41/9/16 Entered 07/41/9/16 (149/07:06 Desc Main Pirst Name Documents) Page 7 of 68

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.				
/s/ Daniel Giannola Signature of Attorney for Debtor		Date	7/19/2016 MM / DD / YY	
Daniel Giannola				
Printed name				
Semrad Law Firm				
Firm name				
Street				
City	State			Zip Code
Contact phone		Em	nail address	dgiannola@semradlaw.com
Bar number		Sta	ate	

<u> Case 16-23196 Doc 1 Filed 07/19/16 Fntered 07/1</u>9/16 19:07:06 Desc Main Fill in this information to identify your case: Debtor 1 Hobbs James First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$14,032.00 1b. Copy line 62, Total personal property, from Schedule A/B \$14,032.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$17,798.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$17,000.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$18.916.64 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$53,714.64 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$4,491.06

5. Schedule J: Your Expenses (Official Form 106J)

Copy your combined monthly income from line 12 of Schedule I.....

Copy your monthly expenses from line 22, Column A, of Schedule J......

\$4,482.96

Debtor 1 James Case 16-23196 Doc 1 Filed 07/119/16 Entered 07/119/16 (19:07:06 Desc Main

Page 9 of 68 **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$7,536.75 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$17,000.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

9g. Total. Add lines 9a through 9f.

\$0.00

\$17,000.00

	Case 16-23196		Filed 07/19/16	Entered 07/19/16	19:07:06	Desc Main
Fill in this	information to identify your case			L		
Debtor 1	James		Hobbs	3		
	First Name	Middle	Name Last N			
Debtor 2						
(Spouse,	if filing) First Name	Middle	Name Last N	lame		
United St	ates Bankruptcy Court for the:	Northern	District of II	linois		
J	atoo Dariit apto) Court of the	110.11.0		State)		
Case nun	nber					
(If known)						—
Officia	al Form 106A/B					Check if this is an amended filing
						amonada ming
sche	dule A/B: Prope	rty				12 <i>/</i> *
esponsib rite your Part 1:	where you think it fits best. Be ble for supplying correct inform name and case number (if kno Describe Each Residend u own or have any legal or equ	nation. If more sown). Answer ev ce, Building,	space is needed, attach ery question. Land, or Other Rea	a separate sheet to this form I Estate You Own or Ha	. On the top of a	ny additional pages,
✓	No. Go to Part 2					
	Yes. Where is the property?					
			What is the property			ecured claims or exemptions. Put y secured claims on Schedule D:
1.1	Street address, if available, or o	ther description	Single-family home			lave Claims Secured by Property.
	,	•	Duplex or multi-uni	· ·	Current value of	of the Current value of the
			Condominium or co	•	entire property	
			Land	Jolle Horrie		<u> </u>
	Number Street		Investment property	I	Describe the na	ture of your ownership
			Timeshare		interest (such a	s fee simple, tenancy by or a life estate), if known.
	City State	Zip Code	Other			a me estatej, n known.
			Who has an interest	in the property? Check one.	Chook if thi	is is community property
			Debtor 1 only	in the property: Check one.	(see instruc	is is community property ctions)
			Debtor 2 only		ш.	
			Debtor 1 and Debto	or 2 only		
			At least one of the o	debtors and another		
			Other information yo property identification	u wish to add about this item on number:	, such as local	
If you	own or have more than one, list he	ere:				
1.2			What is the property			ecured claims or exemptions. Put y secured claims on <i>Schedule D:</i>
1.2	Street address, if available, or o	ther description	Single-family home			lave Claims Secured by Property.
			Duplex or multi-uni Condominium or co	· ·	Current value of	of the Current value of the
			Manufactured or m	'	entire property?	? portion you own?
			Land	Solio Homo		
	Number Street		Investment property	1	Describe the na	ture of your ownership
			Timeshare			s fee simple, tenancy by or a life estate), if known.
	City State	Zip Code	Other			
			Who has an interest	in the property? Check one.	Chook if thi	is is community property
			Debtor 1 only	in the property: Official offic.	(see instruc	is is community property ctions)
			Debtor 2 only		_	
			Debtor 1 and Debtor	or 2 only		
			At least one of the o	•		
			_	u wish to add about this item	such as local	
			property identification	n number:	i, Judii as iocal	

otor 1	James Case 16-23 First Name	Middle Name	Document Page 11 of 68		
			What is the property? Check all that apply.	Do not deduct secured cl	aims or exemptions. Put
			Single-family home	the amount of any secure	ed claims on Schedule D:
Stre	eet address, if available, or	other description	Duplex or multi-unit building	Creditors Who Have Cla	ims Secured by Property
			Condominium or cooperative	Current value of the	Current value of the
			Manufactured or mobile home	entire property?	portion you own?
Nur	mber Street		Land		
			Investment property	Describe the nature of	•
City	/ State	Zip Code	Timeshare	interest (such as fee si the entireties, or a life	
City	Jale	Zip Code	Other		
			Who has an interest in the property? Check one.	Charle if this is an	
			Debtor 1 only	Check if this is con (see instructions)	mmunity property
			Debtor 2 only	(555 1156 456 515)	
			Debtor 1 and Debtor 2 only		
			At least one of the debtors and another		
			Other information you wish to add about this item, property identification number: all of your entries from Part 1, including any entries		
ou o wn th	nat someone else drives. If y ans, trucks, tractors, sport u	r equitable interest ou lease a vehicle, a	t in any vehicles, whether they are registered or not? lalso report it on Schedule G: Executory Contracts and Unexcycles		
ou ov wn th rs, va No	wn, lease, or have legal or nat someone else drives. If y ans, trucks, tractors, sport u o	r equitable interest ou lease a vehicle, a tility vehicles, motor	also report it on Schedule G: Executory Contracts and Unexcycles	xpired Leases.	laims or exemptions. Put
ou ov wn th s, va No	wn, lease, or have legal on nat someone else drives. If y ans, trucks, tractors, sport u	r equitable interest ou lease a vehicle, a	also report it on Schedule G: Executory Contracts and Unex		
vn the s, value of the s	wn, lease, or have legal or nat someone else drives. If y ans, trucks, tractors, sport u o s Make	r equitable interest ou lease a vehicle, a tility vehicles, motor Chevrolet	also report it on Schedule G: Executory Contracts and Unexcycles Who has an interest in the property? Check one.	xpired Leases. Do not deduct secured c	ed claims on <i>Schedule D</i>
vn the s, value of the s	wn, lease, or have legal or nat someone else drives. If y ans, trucks, tractors, sport u o s Make Model:	r equitable interest ou lease a vehicle, a tility vehicles, motor Chevrolet Uplander	who has an interest in the property? Check one.	Do not deduct secured contract amount of any secure Creditors Who Have Cla	ed claims on Schedule Daims Secured by Propert
ou ov wn th s, va No	wn, lease, or have legal or hat someone else drives. If y ans, trucks, tractors, sport under the second of the sec	r equitable interest ou lease a vehicle, a tility vehicles, motor Chevrolet Uplander 2005	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule Daims Secured by Propertion Current value of the
vn the s, va No	wn, lease, or have legal or hat someone else drives. If y ans, trucks, tractors, sport under the second of the sec	r equitable interest ou lease a vehicle, a tility vehicles, motor Chevrolet Uplander 2005	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured contract amount of any secure Creditors Who Have Cla	ed claims on Schedule Daims Secured by Propert
ou ov wn th rs, va No	wn, lease, or have legal or hat someone else drives. If y ans, trucks, tractors, sport under the second of the sec	r equitable interest ou lease a vehicle, a tility vehicles, motor Chevrolet Uplander 2005	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classes. Current value of the entire property?	ed claims on Schedule D aims Secured by Propert Current value of the portion you own?
vn the s, value of the s	wn, lease, or have legal or nat someone else drives. If y ans, trucks, tractors, sport until second of the second	r equitable interest ou lease a vehicle, a tility vehicles, motor Chevrolet Uplander 2005	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classes. Current value of the entire property?	ed claims on Schedule D. aims Secured by Propert Current value of the portion you own?
ou ov wn th rs, va l No l Ye 3.1	wn, lease, or have legal or nat someone else drives. If y ans, trucks, tractors, sport until second of the second	r equitable interest ou lease a vehicle, a tility vehicles, motor Chevrolet Uplander 2005	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured control the amount of any secure Creditors Who Have Classian Current value of the entire property? \$1155.00	ed claims on Schedule D. aims Secured by Propert Current value of the portion you own? \$1155.00
ou ov wn th rs, va l No l Ye 3.1	wn, lease, or have legal of that someone else drives. If your ans, trucks, tractors, sport until the second of the	r equitable interest ou lease a vehicle, a tility vehicles, motor Chevrolet Uplander 2005 135000	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured control the amount of any secure Creditors Who Have Classian Current value of the entire property? \$1155.00	ed claims on Schedule D. aims Secured by Propert Current value of the portion you own? \$1155.00
ou ov yn th s, va l No l Ye 3.1	wn, lease, or have legal or nat someone else drives. If y ans, trucks, tractors, sport un or se Make Model: Year: Approximate mileage: Other information: 2005 Chevrolet Uplander	r equitable interest ou lease a vehicle, a tility vehicles, motor Chevrolet Uplander 2005 135000	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? \$1155.00 Do not deduct secured of the contract of	ed claims on Schedule D. aims Secured by Propert Current value of the portion you own? \$1155.00 claims or exemptions. Put ed claims on Schedule D.
ou ov the service of the service of	wn, lease, or have legal or nat someone else drives. If y ans, trucks, tractors, sport un or set of the set of	r equitable interest ou lease a vehicle, a tility vehicles, motor Chevrolet Uplander 2005 135000 Audi Q7	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the entire property? \$1155.00 Do not deduct secured of the amount of any secure Creditors Who Have Class Creditors Who Have Class	ed claims on Schedule Daims Secured by Propert Current value of the portion you own? \$1155.00 Idaims or exemptions. Put ad claims on Schedule Daims Secured by Propert
ou ov wn th rs, va No Ye 3.1	wn, lease, or have legal or nat someone else drives. If y ans, trucks, tractors, sport un or se. Make Model: Year: Approximate mileage: Other information: 2005 Chevrolet Uplander Make Model: Year:	r equitable interest ou lease a vehicle, a tility vehicles, motor Chevrolet Uplander 2005 135000 Audi Q7 2009	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classian Current value of the entire property? \$1155.00 Do not deduct secured of the amount of any secure of the amount of any secure.	ed claims on Schedule D: aims Secured by Propert Current value of the portion you own? \$1155.00 claims or exemptions. Put ed claims on Schedule D:
ou ov wn th rs, va No Ye 3.1	wn, lease, or have legal of that someone else drives. If your ans, trucks, tractors, sport unto a second with the second with	r equitable interest ou lease a vehicle, a tility vehicles, motor Chevrolet Uplander 2005 135000 Audi Q7 2009	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the entire property? \$1155.00 Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the	ed claims on Schedule Daims Secured by Propert Current value of the portion you own? \$1155.00 Italiams or exemptions. Put ad claims on Schedule Daims Secured by Propert Current value of the

Debtor 1	James Case 16-23196 Doc 1	Filed 07/119/16 Entered @7/19/11	6/14 .9 ₩07: <u>06 Des</u>	c Main	
0.0	First Name Middle Name	Document Page 12 of 68	D		
3.3	Make Model:	Who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure		
	Year:	Debtor 1 only	•	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only		, , ,	
	···	= '	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
3.4		Who has an interest in the property? Check	Do not deduct secured cl	•	
	Model: Year:	one.	the amount of any secure	ims Secured by Property.	
	Approximate mileage:	Debtor 1 only	Creditors with mave Cit	ins secured by Property.	
	, approximate mileage.	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.1	Make	Who has an interest in the property? Check	Do not deduct secured cl	•	
4.1	Model:	one.	the amount of any secure	•	
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cl	•	
	Model:	one.	the amount of any secure		
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.		
				ims Secured by Property.	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
			Current value of the entire property?	, , ,	
	Approximate mileage:	Debtor 2 only		Current value of the	
	Approximate mileage:	Debtor 2 only Debtor 1 and Debtor 2 only		Current value of the	
	Approximate mileage: Other information: I the dollar value of the portion you own for a	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	entire property? for pages	Current value of the	

Debtor 1 James Case 16-23196 Doc 1 Filed 07/419/16 Entered 07/419/16 (1/49/07:06 Desc Main First Name Documentum Page 13 of 68

Part 3: Describe Your Personal and Household Items

D	o you own or ha	eve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6	6. Household goods	and furnishings	
		liances, furniture, linens, china, kitchenware	
	No		
✓	Yes. Describe	Used Furniture	\$450.00
	7. Electronics Examples: Televisions No	s and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
✓	Yes. Describe	Cell Phone	\$400.00
		ue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; in, or baseball card collections; other collections, memorabilia, collectibles	
È	Yes. Describe		
		orts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
✓	No		
	Yes. Describe		
	I 0. Firearms Examples: Pistols, rifle No Yes. Describe	es, shotguns, ammunition, and related equipment	
		clothes, furs, leather coats, designer wear, shoes, accessories	
H	No No Describe	1. 10.41	
⊻	Yes. Describe	Used Clothing	\$250.00
	gold, silve	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, r	
\succeq	No "		
	Yes. Describe 13. Non-farm animals Examples: Dogs, cats		
~	•	,, aa.,	
Ė	Yes. Describe		
	No	al and household items you did not already list, including any health aids you did not list	
L	Yes. Describe		-
		lue of all of your entries from Part 3, including any entries for pages you have attached number here	\$1100.00

Doc 1 Filed 07/419/16 Entered 07/419/16 (19:07:06 Desc Main James Case 16-23196 Debtor 1 Document Page 14 of 68 **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes TCF 17.1. Checking account: \$15.00 17.2. Checking account: \$100.00 17.3. Savings account:

No
Institution or issuer name:

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

17.4. Savings account:17.5. Certificates of deposit:17.6. Other financial account:17.7. Other financial account:17.8. Other financial account:17.9. Other financial account:

18. Bonds, mutual funds, or publicly traded stocks

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

✓ No

Yes. Give specific information about them

Name of entity % of ownership:

page 5

James Case 16-23196 Doc 1 Filed 07/11/9/16 Entered 07/11/9/11/6 /11/9/07:06 Desc Main Document Page 15 of 68 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: 401(k) or similar plan: Pension plan: Pension plan: IRA: IRA: Retirement account: Retirement account: Keogh: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debt	or 1	James Ca First Name	ase 1	6-23196	Doc 1		<u>07/19/16</u> cum'ë'n't ^{me}			6/4k9ÿ07: <u>06</u>	Des	sc Main
24.				ation IRA, in a), 529A(b), and		a qualifie	d ABLE progra	m, or under	a qualified sta	te tuition program.		
		No Yes	Instituti	on name and d	description. Sep	arately file	the records of a	ny interests.	11 U.S.C. § 521((c):		
25.	exe	sts, equita rcisable fo			ts in property	(other th	an anything lis	ted in line 1), and rights or	powers		
		No Yes. Desc	ribe									
26.	Еха		rnet don				r intellectual pro yalties and licens		ents			
27.	Еха		ding pe		eneral intangil e licenses, coo		ssociation holdir	gs, liquor lic	enses, professio	nal licenses		
Mor	iey (or prope	erty ov	ved to you'	?						po Do	ortion you own? not deduct secured ims or exemptions.
28.	Tax	refunds ov	ved to	you								
		Yes. Give s about you al	them, in	nformation ncluding wheth led the returns ears	er					Federal: State: Local:		
29.		ily suppor		ump sum alimo	ony, spousal su	oport, child	l support, mainte	nance, divor	ce settlement, pr	operty settlement	;	
		No Yes Give s	necific i	nformation						Alimony:		
		ico. Oive o	pcomo	THOMHULOTI						Maintenance:		
										Support:		
										Divorce settlement	:	
00										Property settlemen	t:	
		<i>nples:</i> Unpa	aid wage	-			lity benefits, sick omeone else	pay, vacatior	pay, workers' co	empensation,		
	V	No			. , , , , ,							
		Yes. Descri	ibe									

Deb	tor 1	James Case 16 First Name	6-23196	Doc 1 Middle Name	Filed 07/119/16 Document	<u>Entered</u> @₮⁄₄19⁄√ Page 17 of 68	L6 @L9₩07: <u>06</u> D	esc Main
31.		rests in insurance mples: Health, disabi		rance; health		edit, homeowner's, or rente	r's insurance	
		No Yes. Name the insura of each policy and lis			Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		neone who has died eeds from a life insurance p	policy, or are currently entitle	d to receive	
33.	Exar				have filed a lawsuit or moce claims, or rights to sue	ade a demand for paymei	nt	
34.	Othe to se		unliquidated	claims of ev	ery nature, including cou	unterclaims of the debtor	and rights	
35.	✓	financial assets yo No Yes. Describe	u did not alre	ady list				
36.			-			es for pages you have att		\$115.00
Part	5:	Describe Any B	usiness-R	elated Pro	perty You Own or Ha	ave an Interest In. Li	st any real estate i	n Part 1.
37.	Do y	ou own or have an	y legal or equ	uitable intere	st in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	✓	ounts receivable or No Yes. Describe	commissions	s you alread	y earned			_
39.		ce equipment, furn mples: Business-rela			odems, printers, copiers, fax	x machines, rugs, telephone	es, desks, chairs, electron	ic devices
		No Yes. Describe						

Debt		James Case 16 First Name		Doc 1 Middle Name	Filed 07/119/16 Document	Page 18 of 68	.6 ∂1 .9 ₩97: <u>06</u> D	esc Main	
40.	Mac	hinery, fixtures, eq	uipment, sup	plies you us	se in business, and tools	of your trade			
	$\overline{\mathbf{V}}$	No							
		Yes. Describe							
41.	Inve	entory							
	✓	No							
		Yes. Describe							
42.	Inte	rests in partnershi	ps or joint ve	entures				4	
	✓	No							
		Yes. Give specific			Name of entity:		% of ownership:		
		information about							
		them							
								_	
43. C	Custo	omer lists, mailing	lists. or other	r compilatio	ns				
	V	_	, , , , , , , ,						
	=		clude nersonal	lv identifiable	information (as defined in 1	11 U.S.C. & 101(41A))?			
	_		nado porcoria.	.,	· · · · · · · · · · · · · · · · · · ·				
		∐ No							
		Yes. Descri	be						
44.	Any	business-related p	roperty you o	lid not alread	dy list				
	~	No							
	=	Yes. Give specific			_				
		information							
				;	_				
				•					
			-			for pages you have attach			
Part	6:	Describe Any F	arm- and (Commercion nland, list it in	al Fishing-Related P	roperty You Own or H	lave an Interest In		
46.	Do	you own or have a	ny legal or eq	uitable inter	est in any farm- or comm	ercial fishing-related prop	erty?		
		No. Go to Part 7.							nt value of the
	Ħ	Yes. Go to line 47.							n you own? deduct secured
								claims	acadot ocodica
4-	_							or exem	ptions
47.		m animals <i>mpl</i> es: Livestock, pou	ıltıv, farm-raise	ed fish					
	_		,,						
	넴	No Voc Doccribo						1	
	Ш	Yes. Describe							

Deb	tor 1	James Case 16 First Name	5-23196	Doc 1	Filed 074 Docum		Entered Page 19 o	©7√19√16 ⁄1⊾9√07: <u>06</u> of 68	Desc	Main
48.	Cro	ps-either growing	or harvested		Docum	CIIL	r age 13 c	71 00		
	✓	No								
		Yes. Describe							_	
49.	Far	m and fishing equip	oment, imple	ments, mach	inery, fixtures,	and tools	of trade			
	✓	No								
		Yes. Describe							_	
50.	Far	m and fishing supp	lies, chemica	als, and feed						
	✓	No								
		Yes. Describe							_	_
51.	Any	farm- and comme	cial fishing-r	elated proper	rty you did not	already lis	st			
	✓	No								
		Yes. Describe							_	
E2 A	ماء لم لم	الم عمر المدين المام مد		ioo fram Dort	C including on		far nama vav k	anna attachad		
		e dollar value of all Write that number	-		_	-				
						=.				
Part 53.		Describe All Pro ou have other prop					nat You Did N	lot List Above		
00.		mples: Season tickets			iot alloudy liot.	_				
	✓	No								
		Yes. Give specific information								
		mormation								
54. A	dd th	e dollar value of all	of your entr	ies from Part	7. Write that nu	umber hei	re		•	
									!	
Part	8:	List the Totals	of Each Pa	rt of this F	orm					
55. I	Part 1	: Total real estate, l	ine 2					>		
56.	part 2	total vehicles, line	5			\$12817.0	00			
57. P	art 3	: Total personal and	d household	items, line 15	5	\$1100.00				
58. F	art 4	: Total financial ass	ets, line 36			\$115.00				
59. I	Part 5	i: Total business-re	lated proper	ty, line 45		*				
60. I	Part 6	: Total farm- and fi	shing-relate	d property, lin	ne 52	-				
61. I	Part 7	: Total other prope	rty not listed	I, line 54						
62.	Total	personal property.	Add lines 56 t	hrough 61		\$14032.0	00			+ \$14032.00
								Copy personal property to	otal >	
62 T	otal :	of all proporty on S	chodulo A/P	Add line EE :	lino 62					\$14032.00

Filli	in this informa	Case 16-23196 ation to identify your case:	Doc 1 Filed 07	/19/16 Entered 07/	19/16 19:07:06	Desc Main
Deb	otor 1	James First Name	Middle Name	Hobbs Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Unit	ted States Ba	nkruptcy Court for the:	Northern	District of Illinois		
	se number nown)			(State)		
Of	ficial F	orm 106C			-	Check if this is a amended filing
Sc	hedule	C: The Prop	erty You Clain	n as Exempt		12/1
s to exer ece exer orop	mpted up eive certa mption of perty is detail: Identi Which set	pecific dollar amount to the amount of an in benefits, and tax- 100% of fair market etermined to exceed the Property You of exemptions are you ce claiming state and federal e claiming federal exemptions.	nt as exempt. Alternation applicable statutory exempt retirement fur a value under a law that amount, your exempt laiming? Check one only, even nonbankruptcy exemptions. 1 u.S.C. § 522(b)(2)	vely, you may claim the f y limit. Some exemptions nds—may be unlimited in at limits the exemption to emption would be limited en if your spouse is filing with you.	ull fair market value —such as those for dollar amount. How a particular dollar a I to the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
	Brief desc	ription of the property ar	nd line Current value of	Amount of the exemption yo	ou claim Spe	cific laws that allow exemption
		le A/B that lists this prop		Check only one box for each ex	•	
			Copy the value from Schedule A/B			
	Brief	Hara I Olastica a	\$250.00			735 ILCS 5/12-1001(a)
	description: Line from Schedule A			\$250.00 100% of fair market value, applicable statutory limit		
	Brief		\$450.00			735 ILCS 5/12-1001(b)
	description: Line from Schedule A		\$450.00	\$450.00 100% of fair market value, applicable statutory limit		
3.	(Subject to	adjustment on 4/01/19 and	, ,		,	

No Yes

Debtor 1 James Case 16-23196 Doc 1 Filed 07/419/16 Entered 07/419/16 (1/49/07:06 Desc Main First Name Documental Page 21 of 68

art 2: Addition	nal Page			
-	Brief description of the property and line on Schedule A/B that lists this property		Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Line from Schedule A/B:	Cell Phone 07	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Chevrolet , Uplander, 2005, 2005 Chevrolet Uplander	\$1,155.00	\$1,155.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
Brief description: Line from Schedule A/B:	Audi, Q7, 2009, 2009 Audi Q7 03	\$11,662.00	100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	<u>TCF</u> 17	\$15.00	\$15.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	<u>TCF</u>	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

		Case 16-23196	Doc 1 Filed	07/19/16 En	tarad 07/10	/16 10:07:06	Desc Main	
Fill	in this informa	ation to identify your case:	TAR. I HEU	9/10	9,	10 19.07.00	Desc Main	
Del	otor 1	James First Name	Middle Name	Hobbs Last Name				
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name				
Uni	ted States Ba	nkruptcy Court for the: <u>N</u>	lorthern	District of Illinois (State)				
	se number nown)			. ,				
Of	ficial F	orm 106D						eck if this is a ended filing
Sc	chedu	le D: Credito	rs Who Hav	ve Claims	Secured	by Prope	rty	12/1
cor	Do any creed No. Ch	ete and accurate as p mation. If more space top of any additional ditors have claims secured eck this box and submit this l Il in all of the information belo	e is needed, copy to pages, write your d by your property? form to the court with you	he Additional Pa name and case	ge, fill it out, i number (if kno	number the entri	-	
Par	t1: List A	II Secured Claims						
2.	claim. If mor	ured claims. If a creditor has e than one creditor has a pa the claims in alphabetical or	rticular claim, list the oth	er creditors in Part 2. A		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	WFDS Creditor's Na PO BOX 19		Describe the propert	y that secures the cl	aim:	\$17,798.00	\$11,662.00	\$6,136.00
	Number	Street	072 Automobile As of the date you file	e, the claim is: Check	all that apply.			
	IRVINE City	California 92623 State ZIP Code	Contingent Unliquidated					
		the debt? Check one.	Disputed					
	Debtor 2	2 only 1 and Debtor 2 only		t all that apply. u made (such as mortg	age or secured			
	At least	one of the debtors and	car loan) Statutory lien (suc	ch as tax lien, mechani	c's lien)			
		if this claim relates to a inity debt	Judgment lien from Other (including a					
	Date debt w	vas incurred <u>8/1/2014</u>	Last 4 digits of acco	,	9032			
		Add the dollar value of you	ur entries in Column A	on this page. Write	that number	\$17,798.00		

		Case 16-23196	Doc 1 Fi	led 0	7/19/16	Entered 0	<u>7/1</u> 9/16 19	0:07:06	Desc	Main	
Filli	n this informa	ation to identify your case:				<u> </u>					
Deb	otor 1	James	NAC-LIII - NI-		Hobbs		_				
Deh	otor 2	First Name	Middle Nar	ne	Last Na	ame					
(Spo	ouse, if filing)	First Name	Middle Nar	me	Last Na	ame	-				
Unit	ted States Ba	nkruptcy Court for the:	Northern		District of Illi		_				
	se number nown)					tate)	_				
		orm 106E/F							Chec	ck if this is an	amended filing
Sc	hedu	le E/F: Cred	litors Wh	10 F	lave U	nsecure	ed Clain	ns			12/15
oarty 106A are li the b	to any executes the total	and accurate as possible cutory contracts or unexp Schedule G: Executory C edule D: Creditors Who he eleft. Attach the Continua III of Your PRIORITY	pired leases that co contracts and Une Hold Claims Secul ation Page to this	ould res xpired I red by I page. C	sult in a claim. Leases (Officia Property. If mo	Also list executed I Form 106G). De tre space is need	ory contracts or o not include ar ded, copy the P	n <i>Schedu</i> ny credito art you ne	le A/B: Prop ors with parti eed, fill it out	erty (Official ally secured , number the	Form claims that entries in
1.	Do any cre	ditors have priority unse	cured claims agair	nst you	?						
	✓ Yes.	o to Part 2.									
2.	identify what possible, lis Part 1. If mo	your priority unsecured cl to type of claim it is. If a claim to the claims in alphabetical ore than one creditor holds lanation of each type of clai	n has both priority a order according to t a particular claim, li	nd nonp he credi st the of	riority amounts, tor's name. If yo her creditors in	list that claim here ou have more that Part 3.	e and show both n two priority uns	priority and	d nonpriority a	amounts. As m	nuch as
									Total claim	Priority amount	Nonpriority amount
2.1	IRS 1			— Las	t 4 digits of a	count number			\$15,000.00	\$15,000.00	\$0.00
	Priority Cred PO Box 7346	ditor's Name			en was the de	-	n/a				
	Debtor	State red the debt? Check one. 1 only	19101 Zip Code		Contingent Unliquidated Disputed e of PRIORITY Domestic supp	unsecured claim oort obligations ain other debts you	m:				
	At least	one of the debtors and anot	her		Claims for dea intoxicated	th or personal inju	ry while you wer	е			
		if this claim relates to a c n subject to offset?	ommunity debt								
2.2		ois - Dept of Revenue		— Las	t 4 digits of a	count number			\$2,000.00	\$2,000.00	\$0.00
	Priority Cred PO Box 1904	ditor's Name 43			en was the de	_	n/a				
		Street				ı file, the claim is		annly			
					Contingent	i ille, tile Claiili is	S. Check all that	арріу.			
	Springfield City	Illinois State	62794 Zip Code		Unliquidated						
	Who incur	red the debt? Check one.	2.p 0000	一百	Disputed						
	Debtor	•		Тур	e of PRIORITY	unsecured clair	m:				
	Debtor :	•			Domestic supp	ort obligations					
	_	1 and Debtor 2 only	hor	<u> </u>	• • • • • • • • • • • • • • • • • • • •	ain other debts you	u owe the govern	ment			
		one of the debtors and anot			Claims for dea	th or personal inju	_				
		if this claim relates to a c	ommunity debt	_	intoxicated Other Specify						
	No No	subject to offset?		Ш	onler. Specify						
	Yes										

Filed 07/11:9/16 Entered 07/11.9/11.6/11:9:07:06 Desc Main Doc 1 James Case 16-23196 Debtor 1 Documernt Page 24 of 68 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Capital One \$1,463.00 Last 4 digits of account number 5243 Nonpriority Creditor's Name Po Box 30281 When was the debt incurred? 1/1/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent Salt Lake Cty Utah 84130 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt CreditCard Is the claim subject to offset? Other. Specify **✓** No Yes 4.2 CHASE \$2,534.00 1897 Last 4 digits of account number Nonpriority Creditor's Name PO Box 15298 When was the debt incurred? 12/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent 19850 Wilmington Delaware Unliquidated City Zip Code Who incurred the debt? Check one. Disputed **V** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify CreditCard **✓** No Yes 4.3 City of Chicago Parking \$150.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaŚalle St # 107A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only I✓I Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts

✓ No □ Yes

Is the claim subject to offset?

Check if this claim relates to a community debt

Other. Specify_

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.						
4.4	CREDITONEBNK	Last 4 digits of account number 6361	\$888.00			
	Nonpriority Creditor's Name PO BOX 98872	When was the debt incurred? 10/1/2014				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	LAS VEGAS Nevada 89193	Contingent				
	City State Zip Code	Unliquidated				
	Who incurred the debt? Check one. Debtor 1 only	Disputed				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	✓ Other. Specify CreditCard				
	✓ No					
	Yes					
4.5	DSNB MACYS	Last 4 digits of account number 2844	\$551.00			
	Nonpriority Creditor's Name 9111 Duke Blvd	When was the debt incurred? 1/1/2016				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Mason Ohio 45040	Contingent				
	City State Zip Code	Unliquidated				
	Who incurred the debt? Check one. Debtor 1 only	Disputed				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	✓ Other. Specify <u>CreditCard</u>				
	✓ No	_				
	Yes					
4.6	GLOBAL NETWK	Last 4 digits of account number 4224	\$735.00			
	Nonpriority Creditor's Name 5320 COLLEGE BLVD	When was the debt incurred? 7/1/2013				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	SHAWNEE MISSIO Kansas 66211	Contingent				
	City State Zip Code	Unliquidated				
	Who incurred the debt? Check one. Debtor 1 only	Disputed				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that				
	片	you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	✓ Other. Specify UnknownLoanType				
	▼ NO					

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First Name Documes Name Page 26 of 68

Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim				
4.7	HCCREDIT/FEB	Last 4 digits of account number 709	\$1,440.00				
	Nonpriority Creditor's Name 203 E EMMA AVE STE A	When was the debt incurred? 5/1/2015					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	SPRINGDALE Arkansas 72764	Contingent					
	City State Zip Code	Unliquidated					
	Who incurred the debt? Check one.	Disputed					
	Debtor 1 only	Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	Student loans					
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that					
	At least one of the debtors and another	you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?	Other. Specify CreditCard					
	✓ No						
	Yes						
1 Q	LENDING CLUB CORP		Φ2 E72 O0				
4.0	Nonpriority Creditor's Name	— Last 4 digits of account number 6097	\$3,573.00				
	71 STEVENSON ST STE 300 Number Street	When was the debt incurred? 4/1/2016					
	Number Street	As of the date you file, the claim is: Check all that apply.					
		Contingent					
	SAN FRANCISCO California 94105 City State Zip Code	Unliquidated					
	Who incurred the debt? Check one.	Disputed					
	Debtor 1 only	— ·					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?	✓ Other. Specify 036 InstallmentLoan					
	No	Curior. Opening Coo installine recourt					
	二						
	Yes						
4.9	MIDLAND FUNDING Nonpriority Creditor's Name	Last 4 digits of account number	\$2,582.64				
	8875 AERO DR STE 200	When was the debt incurred? n/a					
	Number Street	As of the date you file the claim is. Check all that apply					
		As of the date you file, the claim is: Check all that apply. Contingent					
	SAN DIEGO California 92123	Unliquidated Unliquidated					
	City State Zip Code Who incurred the debt? Check one.	Disputed					
	Debtor 1 only	Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	Student loans					
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that					
	At least one of the debtors and another	you did not report as priority claims					
	불	Debts to pension or profit-sharing plans, and other similar debts					
	Check if this claim relates to a community debt	✓ Other. Specify 2010-M1-162108					
	Is the claim subject to offset?						
	=						
	Yes						

Doc 1

Filed 07/419/16 Entered 07/419/16 /49:07:06 Desc Main Debtor 1 James Case 16-23196 Document Page 27 of 68 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Table Rock Investments \$4,000.00 Last 4 digits of account number Nonpriority Creditor's Name 245 S Wildwood Dr When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 65616 Branson Missouri

City	State	Zip Code	Disputed					
Who incurred th ✓ Debtor 1 only	e debt? Check one.		Type of NONPRIORITY unsecured claim:					
Debtor 2 only			Student loans					
=	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
At least one of	the debtors and another		Debts to pension or profit-sharing plans, and other similar debts					
_	claim relates to a com	munity debt	Other. Specify Loan					
Is the claim subj	ect to offset?							
✓ No								
Yes								
Village of Richton Nonpriority Credite 4455 Sauk Trail Number			Last 4 digits of account number\$1,000.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply.					
			Contingent					
Richton Park	Illinois	60471	Unliquidated					
City	State e debt? Check one.	Zip Code	Disputed					
Debtor 1 only	e debt? Check one.		Type of NONPRIORITY unsecured claim:					
Debtor 2 only			Student loans					
Debtor 1 and I	•		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 					
At least one of	the debtors and another		Debts to pension or profit-sharing plans, and other similar debts					
Check if this	claim relates to a com	munity debt	Other. Specify Tickets					
Is the claim subj	ect to offset?							
✓ No								
Yes								

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Part 3: List Others to Be Notified About a Debt That You Already Listed

collection agency agency here. Sim	cy is trying to collect nilarly, if you have me	from you for a debt ore than one creditor	ut your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection r for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you obts in Parts 1 or 2, do not fill out or submit this page.
BLATT HASENMILLER LEIBSKE Name			On which entry in Part 1 or Part 2 did you list the original creditor?
10 S LASALLE #	2200		Line 4.9 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Stre	eet		Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	Illinois	60603	Last 4 digits of account number
City	State	Zip Code	

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Debtor 1 Page 29 of 68 Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$17,000.00 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00

Total claims

\$0.00

\$17,000.00

Total claims from Part 2

\$0.00 6f. Student loans

6d. Other. Add all other priority unsecured claims. Write that

amount here.

6e. Total. Add lines 6a through 6d.

6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims

6h. Debts to pension or profit-sharing plans, and other similar 6h.

6i. Other. Add all other nonpriority unsecured claims. Write that 6i. amount here.

\$18.916.64 6j. Total. Add lines 6f through 6i. 6j.

Fill ir	n this informa	Case 16-2319 ation to identify your case		ed 07/19/16	Entered 07/	19/16 19:07:06	Desc Main
Debt	tor 1	James		Hobbs			
		First Name	Middle Name	e Last N	ame		
Debt							
(Spo	use, if filing)	First Name	Middle Name	e Last N	ame		
Unite	ed States Ba	nkruptcy Court for the:	Northern	District of III	inois State)		
Case (If kn	e number						
L`	<u> </u>	orm 106G				_	Check if this is ar amended filing
Sc	hedul	e G: Execut	ory Contrac	ts and Un	expired Lo	eases	12/15
space		, copy the additional p					ng correct information. If more onal pages, write your name and
1. D		-	contracts or unex	=			
Ļ	_		rm with the court with you		· ·	·	(D)
Ŀ	_					operty (Official Form 106A	,
						what each contract or least of executory contracts an	ase is for (for example, rent, d unexpired leases.
	Person	or company with whor	n you have the contrac	ct or lease		State what the contract	t or lease is for
2.1	Sergio Hu	erta				Other,	
	Name				_	Other, Residential Lease	
	Number	Street			_		
	City	St	ate Z	ip Code	_		

		Case 16-2319	6 Doc 1 Filad ()7/19/16 Entered	07/10/16 10:07:06	Desc Main
Fill	in this inforn	nation to identify your cas		might Filleren	077.9/10 19.07.00	Desc Main
De	btor 1	James		Hobbs		
D-	h.t 0	First Name	Middle Name	Last Name		
-	btor 2 oouse, if filing	First Name	Middle Name	Last Name	_	
Un	ited States B	ankruptcy Court for the:	Northern	District of Illinois		
	se number (nown)			(State)	_	
						Check if this is an amended filing
O	fficial F	Form 106H				arrioridod illing
		e H: Your Co	odebtors			12/1:
in th	ne boxes on ry question.	the left. Attach the Add	litional Page to this page. C		Pages, write your name and c	je, fill it out, and number the entries case number (if known). Answer
2.	Louisiana, Mo. G	Nevada, New Mexico, Pudo to line 3. Did your spouse, former spouse	erto Rico, Texas, Washington,	and Wisconsin.) with you at the time?		ries include Arizona, California, Idaho,
		Yes. In which community s	state or territory did you live? _	Fill in the	name and current address of th	at person.
		Name of your spouse, f	ormer spouse, or legal equival	ent	_	
		Number Street			_	
		City	State	Zip Code	_	
3.	as a codeb	otor only if that person	s a guarantor or cosigner.	Make sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> plumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill ir	n this information to identif	y your case:			9/16 19	:07:06 [Desc Main	
Dobto	vr. 1 James	Docui	•	02 01				
Debto	or 1 <u>James</u> First Name	Middle Name	Hobbs Last Name					
Debto		Wildalo Harrio	Lactranio			Check if this is	3:	
	se, if filing) First Name	Middle Name	Last Name			An amend	led filing	
United	d States Bankruptcy Court for the:	Northern	District of Illinois (State)		-		nent showing pos as of the following	t-petition chapter 13 g date:
Case i	number wn)		(Glate)		-	MM / DD /	/ YYYY	
Offi	cial Form 106l				_			
Sch	nedule I: Your Ind	come						12/15
nclud nforr pages	onsible for supplying corde information about you mation about your spous, write your name and ca	ur spouse. If you are sep e. If more space is neede ase number (if known). A	parated and yo ed, attach a se	our spouse parate sh	e is not filin	g with you	, do not incl	ude
	Fill in your employment information.		Debtor 1			Debtor 2		
		Employment status	Employed			Employed	d	
	If you have more than one job,		✓ Not Employed	d		✓ Not Empl		
	attach a separate page with		<u>.</u>				.,	
	information about additional	Occupation						
	employers.	Employer's name						
	Include part time, seasonal,	Employer's address						
	or self-employed work.		Number Street			Number Street		
	Occupation may include					-		
	student							
	or homemaker, if it applies.							
			City	State	Zip Code	City	State	Zip Code
		How long employed there?						
Part	2: Give Details About	Monthly Income						
	mate monthly income as of the eparated.	date you file this form. If you ha	ave nothing to repor	rt for any line	, write \$0 in the s	space. Include y	your non-filing spo	ouse unless you
	u or your non-filing spouse have mo parate sheet to this form.	ore than one employer, combine the	ne information for all	l employers fo	or that person on	the lines below	v. If you need mo	re space, attach
-	List months			For D	Debtor 1	For Debtor non-filing s	spouse	
	List monthly gross wages, sala deductions.) If not paid monthly, ca	alculate what the monthly wage wo	ould be.	-	\$4,658.03		\$0.00	
3.	Estimate and list monthly over	time pay.	3.		+ \$0.00		+ \$0.00	
4.	Calculate gross income. Add lir	ne 2 + line 3.	4.		\$4,658.03	[\$0.00	

Filed 07/13/9/16 James Case 16-23196 Doc 1 Entered @7/1-19/1-16 19:07:06 Desc Main Middle Name Documentame Page 33 of 68 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$4,658.03 \$0.00 5. List all payroll deductions: \$1,403.70 \$0.00 5a. Tax, Medicare, and Social Security deductions 5a. 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. \$20.80 5d. Required repayments of retirement fund loans 5d. \$0.00 \$0.00 5e. Insurance 5e. \$0.00 \$0.00 5f. Domestic support obligations 5f. \$0.00 \$0.00 5q. Union dues 5g. \$261.47 \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$1,685.97 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$2,972.06 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 \$0.00 monthly net income. 8a. 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 \$0.00 8d. Unemployment compensation 8d. \$0.00 \$1,519.00 8e. Social Security 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 \$0.00 \$0.00 8g. Pension or retirement income \$0.00 8g. 8h. Other monthly income. Specify: 8h. -\$0.00 \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 \$1,519.00 \$4,491.06 10.Calculate monthly income. Add line 7 + line 9. 10. \$2,972.06 \$1,519.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$4,491.0₆ Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

Fill in this inform	ation to identify your ca		7719/16	16 19.07.06	Desc Main	
Debtor 1	James		Hobbs			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is:		
				An amended filin	•	
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)	A supplement sh expenses as of the	owing post-petition c ne following date:	hapter 13
Case number (If known)						
(MM / DD / YYYY	,	
Official F	orm 106J					
Schedul	e J: Your E	xpenses				12/1
nformation. If m	•		filing together, both are equally responding together, both are equally responding to the top of any additional particles.		-	
Part 1: Desc	ribe Your Housel	nold				
1. Is this a joint	case?					
✓ No. Go t	to line 2					
Yes. Do	es Debtor 2 live in a	separate household?				
Г	No					
F	Yes. Debtor 2 must f	ile Official Forms 106J-2, <i>Expens</i>	es for Separate Household of Debtor 2.			
2. Do you have	<u> </u>	No	·			
Do not list De	=	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does depender	nt live
Debtor 2.	_	each dependent	Debtor 1 or Debtor 2	age	with you?	
			Child	13 years	No.	
			Child	Q.v.o.oro	✓ Yes. No.	
			Child	8 years	Yes.	
			Child	4 years	No.	
					✓ Yes.	
3. Do your expe		No				
than						
yourself and dependents	your —	Yes				
		a Monthly Evnences				
	•	g Monthly Expenses				
	f a date after the ban		ou are using this form as a supplem plemental Schedule J, check the box			
		cash government assistance in the confidence it on Schedule I: Your Income			Your	expenses
	or home ownership ex the ground or lot. 4.	cpenses for your residence. Inc	lude first mortgage payments and		4.	\$875.00
	ded in line 4:					
4a. Real est					4a	\$0.00
4b. Property	, homeowner's, or rent	ter's insurance			4b	\$0.00
4c. Home m	aintenance, repair, and	upkeep expenses			4c	\$0.00
4d. Homeov	vner's association or co	ondominium dues			4d.	\$0.00

Debtor 1 James Case 16-23196 Doc 1 First Name Middle Name Filed 07/19/16 Entered 07/19/16/1/9:07:06 Desc Main Document Page 35 of 68

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		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5 .	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$500.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$251.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$1,000.00
8. Childcare and children's education costs	8.	\$50.00
9. Clothing, laundry, and dry cleaning	9.	\$130.00
10. Personal care products and services	10.	\$200.00
11. Medical and dental expenses	11.	\$50.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$500.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$50.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$240.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$436.96
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify: Monthly Support Payments For Mother	19.	\$200.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Debtor 1 James Case 16-23196 Doc 1 Filed 07/11/9/16 Entered 07/11/9/16 (11/9/10) Desc	Main
First Name Middle Name Docume Nage 36 of 68	
21. Other. Specify: 21	\$0.00
22. Calculate your monthly expenses.	\$4,482.96
22a. Add lines 4 through 21.	\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$4,482.96
22c. Add line 22a and 22b. The result is your monthly expenses.	
23.Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	\$4,491.06
23b. Copy your monthly expenses from line 22 above.	\$4,482.96
23c. Subtract your monthly expenses from your monthly income.	\$8.10
The result is your monthly net income. 23c	
24. Do you expect an increase or decrease in your expenses within the year after you file this form?	
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
✓ No	
Yes	
Explain here:	

	Case 16-2319	6 Doc 1 Filed (17/19/16 Entered	1.07/19/16 19:07:06	Desc Main
Fill in this inform	nation to identify your case		min sino i merer	1077.9/10 19.07.00	Desc Main
Debtor 1	James First Name	Middle Name	Hobbs Last Name		
Debtor 2 (Spouse, if filing		Middle Name	Last Name		
United States B	sankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)					
Official I	Form 106De	<u>C</u>			Check if this is a amended filing
Declarat	tion About a	n Individual De	ebtor's Schedi	ules	12/1
If two married p	people are filing togethe	r, both are equally respons	sible for supplying correct	information.	
1519, and 3571. Part 1: Sign Did you pa	Below	eone who is NOT an attorne			rs, or both. 18 U.S.C. §§ 152, 1341,
✓ No ☐ Yes. N	Name of person		Attach Bankruptcy Signature (Official F	Petition Preparer's Notice, Declar Form 119).	ation, and
	nalty of perjury, I declare are true and correct.	e that I have read the summ	ary and schedules filed wi	th this declaration and	
🗶 /s/ James	Hobbs		x		
Signature o	of Debtor 1		Signatur	e of Debtor 2	
Date <u>7/19/</u>	/2016 /DD/YYYY		Date	IM/DD/YYYY	

Fill i		Case 16-23196	Doc 1	Filed 07/19/16	<u>Entered 07/1</u> 9/16	19:07:06	Desc Main
	n this inform	nation to identify your case:					
Deb	tor 1	James		Hobbs			
		First Name	Middle N	Name Last Nar	ne		
	tor 2) =					
(Spc	iuse, ii iiiiiig	First Name	Middle N	Name Last Nar	ne		
Unit	ed States Ba	ankruptcy Court for the:	Northern	District of Illin			
	e number			(Sta	ate)		
(II KI	iown)						Check if this is a
Off	ficial F	Form 107					amended filing
			al Affaira	for loalividue	la Filipa for D		•
					Is Filing for B	•	
3e as	s complete	and accurate as possible	e. If two married	people are filing together	r, both are equally respons	ible for supplyi	ng correct information. If more (if known). Answer every question
paci	e is needed	a, attacii a separate silee	t to this form. On	the top of any additional	pages, write your name an	iu case number	(ii kilowii). Aliswei every questioi
Part	1: Give	Details About Your	Marital Status	and Where You Live	ed Before		
1.	What is	your current marital stat	us?				
	✓ Mor	riod					
	✓ Mar	married					
		mamou					
2.	During th	he last 3 years, have you	lived anywhere o	ther than where you live	now?		
	✓ No						
	Yes.	List all of the places you liv	ed in the last 3 year	ars. Do not include where yo	u live now.		
	Deb	tor 1:		Dates Debtor 1 lived	Debtor 2:		Dates Debtor 2 lived
				there			there
					Same as Debtor 1		Same as Debtor 1
					Same as Debtor 1		Same as Debtor 1
	Num	oher Street		- From			Same as Debtor 1
	Num	ober Street		·	Same as Debtor 1 Number Street		From
	Num	ober Street		- From			_
			Zin Code	·	Number Street	Zin Cc	From To
	Num	aber Street State	Zip Code	·	Number Street City State	Zip Co	From To
			Zip Code	·	Number Street	Zip Cc	From To
	City	State	Zip Code	·	Number Street City State Same as Debtor 1	Zip Co	From To
	City		Zip Code	- To	Number Street City State	Zip Cc	From To de Same as Debtor 1 From
	City	State	Zip Code		Number Street City State Same as Debtor 1	Zip Co	From To de Same as Debtor 1
	City	State	Zip Code	- To	Number Street City State Same as Debtor 1	Zip Cc Zip Cc	From To de Same as Debtor 1 To

Debtor 1 James Case 16-23196 First Name

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4.	Did you have any income from employment Fill in the total amount of income you received fractivities. If you are filing a joint case and you have the company of the compan	rom all jobs and all businesses	, including part-time		
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	✓ Wages, commissions, bonuses, tips✓ Operating a business	\$44838.82	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31, 2015) YYYY	✓ Wages, commissions, bonuses, tips☐ Operating a business	\$82718.00	☐ Wages, commissions, bonuses, tips ☐ Operating a business	
	For the calendar year before that: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips ☐ Operating a business	\$73000.00	Wages, commissions, bonuses, tips Operating a business	
5.	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; interest and you have income that you received together, List each source and the gross income from each No Yes. Fill in the details.	e is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings.	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:				
	For last calendar year: (January 1 to December 31,2015)				
	For the calendar year before that: (January 1 to December 31,				

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First Name Doc 1

Part 3:	List Certain Pa	ayments Yo	ou Made Before	You Filed for Ban	kruptcy		
6. Are	e either Debtor 1's o	or Debtor 2's	debts primarily con	sumer debts?			
			or 2 has primarily c sehold purpose."	onsumer debts. Consu	mer debts are defined in 11	U.S.C. § 101(8) as "incurred	l by an individual primarily
	During the 90	days before yo	ou filed for bankruptcy,	did you pay any creditor	a total of \$6,425* or more?		
	No. Go to	line 7.					
	Yes. List	below each call amount you	paid that creditor. Do	not include payments for	nore in one or more payment domestic support obligation ttorney for this bankruptcy ca	s, such as	
	* Subject to ad	ljustment on 4/	01/19 and every 3 yea	ars after that for cases file	ed on or after the date of adju	stment.	
✓	Yes. Debtor 1 or D	Debtor 2 or bo	oth have primarily o	onsumer debts.			
	During the 90	days before yo	ou filed for bankruptcy,	did you pay any creditor	a total of \$600 or more?		
	✓ No. Go to	line 7.					
	tha	t creditor. Do r	not include payments		e and the total amount you pagations, such as child suppo		
	aiii	1011y. 7 1130, do	not include payments	·			
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for
	Creditor's Name						☐ Mortgage ☐ Car
	Number Street						Credit card
							Loan repayment
							Suppliers or
	City	State	Zip Code				vendors Other
							Mortgage
	Creditor's Name						Car
	Number Street						Credit card
	-						Loan repayment
	City	Ctoto	7in Codo				Suppliers or vendors
	City	State	Zip Code				Other
	Considerate Name						Mortgage
	Creditor's Name						Car
	Number Street						Credit card
							Loan repayment
	City	State	Zin Codo				Suppliers or vendors
	City	State	Zip Code				Other

Filed 07/119/16 Entered @7/119/116/119:07:06 Desc Main James Case 16-23196 Doc 1 Debtor 1 Document Page 41 of 68 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

	nin 1 year before you filed for bankruptcy, vall such matters, including personal injury case utes.					
✓	No Yes. Fill in the details.					
		Nature of the case	Court or agen	су		Status of the case
	Case title					Pending
			Court Name			On appeal
	Case number		Number Street			- Concluded
			City	State	Zip Code	-
	Case title					Pending
			Court Name			On appeal
	Case number		Number Street			- Concluded
			City	State	Zip Code	-
	No. Go to line 11. Yes. Fill in the information below. Creditor's Name	Describe the pr	roperty		Date	Value of the property
		Explain what ha	appened			
	Number Street City State Zip C	Property wa	is repossessed. is foreclosed. is garnished. is attached, seized, or le	vied.		
		Describe the pr	roperty		Date	Value of the property
	Creditor's Name	Explain what ha	annened			
	Number Street		арренец			
	City State Zip C	Property wa	is repossessed. is foreclosed. is garnished. is attached, seized, or le	vied.		

Deb	tor 1		e <u>d 07/419/16 Entered</u>	:06 Desc	Main
11.		ounts or refuse to make a payment because you ow	creditor, including a bank or financial institution, set o	ff any amounts fr	om your
		No Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name	-		 -
		Number Street	-		
			Last 4 digits of account number: XXXX-		
		City State Zip Code	-		
12.		in 1 year before you filed for bankruptcy, was any diver, a custodian, or another official?	of your property in the possession of an assignee for the	ne benefit of credi	tors, a court-appointed
		No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	Wit	thin 2 years before you filed for bankruptcy, did you	ı give any gifts with a total value of more than \$600 per	person?	
	✓	No Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street	-		
		City State Zip Code	-		
		Person's relationship to you		_	
		Person to Whom You Gave the Gift	-		
		Number Street	-		
		City State Zip Code	•		
		Person's relationship to you			

		FIRST Name	ivilodie Name D	ocument Page 44 of 68		
14.	With	nin 2 years before you file		give any gifts or contributions with a total value of mor	e than \$600 to ar	y charity?
	✓	No Yes. Fill in the details for e	each gift or contribution.			
		Gifts with a total value of per person	of more than \$600	Describe the gifts	Dates you gave the gifts	Value
		Charity's Name		-		
				-		
		Number Street		_		
		City State	e Zip Code			
Part 15.		ist Certain Losses in 1 year before you filed	d for bankruptcy or since y	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	_	bling? No				
		Yes. Fill in the details.				
		Describe the property yo how the loss occurred	ou lost and	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
				insurance claims on line 33 of Schedule A/B: Property.	1	
Part		_ist Certain Paymen	to or Transfers			
16.	seek Includ	ing bankruptcy or prepa	ring a bankruptcy petition	or anyone else acting on your behalf pay or transfer any property. It counseling agencies for services required in your bankrupto		ne you consulted about
	_			Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Giannola, Daniel		Attorney's Fee - 0.00	7/19/2016	\$0.00
		Person Who Was Paid 11101 S Western Ave		- -		
		Number Street		_		
		Chicago Illino		_		
		City State	e Zip Code	_		
		Email or website address None		_		
		Person Who Made the Pay	yment, if Not You			
		Person Who Was Paid		-		
		Number Street		- -		
		City State	e Zip Code	-		
		Email or website address		-		
		Person Who Made the Pay	yment, if Not You			

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<u>~</u>	No Yes. Fill in the details.						
	res. Fill ill the details.		Description and value of any propo	erty transferred	Date payment or transfer was made	Amou	nt of paymer
	Person Who Was Paid						
	Number Street						
	City State Zi	p Code					
	lude both outright transfers and transfers masfers that you have already listed on this sta No Yes. Fill in the details.						
			Description and value of any property transferred		property or paym ebts paid in exch		Date trans was made
	Person Who Received Transfer						
	Number Street						
	City State Zi Person's relationship to you	p Code					
	Person Who Received Transfer						
	Number Street						
	City State Zi Person's relationship to you	p Code					
	thin 10 years before you filed for bankru nese are often called asset-protection device No		transfer any property to a self-settle	d trust or similar de	evice of which yo	u are a∣	beneficiary?
			Description and value of the prop	erty transferred			Date trans
(Tr	Yes. Fill in the details.						was made

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Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

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	or tra	ansferred?	market, or other financ	any financial accounts or instantial accounts; certificates of depose.				
		No Yes. Fill in the details.						
				Last 4 digits of account number	Type of instrun	account or nent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid		— XXXX-	_	ecking <i>v</i> ings		
		Number Street		-		ney market okerage ner		
		City State	Zip Code	<u> </u>				
		Person Who Was Paid		— XXXX-		ecking vings		
		Number Street		<u> </u>	Bro	ney market kerage		
		City State	Zip Code	<u> </u>	Oth	ner		
21.	valua	ou now have, or did you hables? No Yes. Fill in the details.	ave within 1 year befo	ore you filed for bankruptcy, a	ny safe deposi	t box or other depositor		cash, or other Do you still have it?
		Name of Financial Institution		Name				□ No
		Number Street		Number Street				Yes
				City State	Zip Code			
		City State	Zip Code	·	·			
22.	V	e you stored property in a so No Yes. Fill in the details.	storage unit or place	other than your home within	1 year before y	ou filed for bankruptcy	?	
				Who else had access to it?		Describe the contents	S	Do you still have it?
		Name of Storage Facility		Name				☐ No ☐ Yes
		Number Street		Number Street				
				City State	Zip Code			
		City State	Zip Code					

Deb	tor 1	James Case 16-23196 Doc 1 First Name Middle Name	Filed 07/10 Docume	±9416 Er ₹nt™ Paç	<u>ntered</u>	. <mark>9/1.6 </mark>	<u>1</u>
Part	9:	Identify Property You Hold or Contro	I for Someo	ne Else			
23.	_	you hold or control any property that someone No Yes. Fill in the details.	e else owns? Ir	nclude any pro	perty you borro	owed from, are storing for, or hold in tru	st for someone.
	Ц	Too. I ill ill die detaile.	Where is the	e property?		Describe the contents	Value
		Owner's Name	Number Stre	eet		-	
		Number Street				-	
			- City	State	Zip Code	-	
		City State Zip Code	– City	State	Zip Code		
		,					
		Give Details About Environmental In	itormation				
For		urpose of Part 10, the following definitions apply: nvironmental law means any federal, state, or loca	ll statute or regul	ation concernin	g pollution, conta	mination, releases of	
		azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clea	, ,	*	, 0	, or other medium,	
		ite means any location, facility, or property as define used to own, operate, or utilize it, including dispo	•	vironmental law,	whether you now	own, operate, or utilize it	
		azardous material means anything an environment xic substance, hazardous material, pollutant, conta			aste, hazardous s	substance,	
Rei		I notices, releases, and proceedings that you know	·		occurred.		
						مناهاها المناها	
24 .	Has	any governmental unit notified you that you r	тау ве навіе о	r potentially lia	able under or in	violation of an environmental law?	
		Yes. Fill in the details.					
			Governmen	tal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmenta	al unit		-	
		Number Street	Number Stre	eet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	elease of hazar	dous material	?		
	✓	No					
		Yes. Fill in the details.					
			Governmen	tal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmenta	al unit		-	
		Number Street	Number Stre	eet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				

Debto	r 1	James Case 16-23196 First Name	Doc 1 F Middle Name		<u>Entered</u> 07/41/9 Page 48 of 68	M16/49:07: <u>06</u>	Desc Main
26. I	lav	e you been a party in any judi	cial or administrat	ive proceeding under	any environmental law	? Include settlements	and orders.
ļ	₹	No					
	_	Yes. Fill in the details.		Court or agency		Nature of the case	Status of the
		Case title					case
				Court Name			Pending
				Number Street			On appeal
		Case number		- Namber Street			Concluded
				City State	e Zip Code		
Part 1	1:	Give Details About You	r Business or C	Connections to An	y Business		
27 . \	With	nin 4 years before you filed fo	r bankruptcy, did y	ou own a business or	have any of the follow	ing connections to any	business?
		A sole proprietor or self-en			•	-time	
		A member of a limited liab A partner in a partnership	llity company (LLC)	or ilmited liability partner	snip (LLP)		
		An officer, director, or man					
		An owner of at least 5% of		securities of a corporation	n		
ļ	$\stackrel{\checkmark}{\exists}$	No. None of the above applies. Yes. Check all that apply above		below for each business			
				Describe the na	ture of the business		entification number Do not al Security number or ITIN.
						EIN:	Security number of tries.
		Business Name					
		Number Street		Name of accour	tant or bookkeeper	Dates busines	ss existed
		City State	Zip Code		-	From	To
				Describe the na	ture of the business	Employer Ide	entification number Do not
						include Socia	al Security number or ITIN.
		Business Name				EIN:	
		Number Street			44	Dates busine	ss existed
		City Chate	7:- Od-	Name of accour	tant or bookkeeper	From	То
		City State	Zip Code			110111	10
				Describe the na	ture of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
						Dates busine	ee avietad
		Number Street		Name of accour	tant or bookkeeper	Dates busines	33 GAISIEU
		City State	Zip Code			From	To

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No	Debtor		ed 07/11/9/16 Entered 07/11/9/11.6 /11/9:07:06 Desc Main
Creditors, or other parties. No		First Name Middle Name Do	ocument Page 49 of 68
Ves. Fill in the details below. Date issued Name			give a financial statement to anyone about your business? Include all financial institutions,
Date Issued Name	[
Number Street City State Zip Code Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1	-		Date issued
City State Zip Code Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		Name	MM/DD/YYYY
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		Number Street	_
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. **		City State Zip Code	_
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. **	Part 1	2. Sign Relow	
Date 7/19/2016 Attach the Bankruptcy (Official Form 107)? Attach the Bankruptcy Petition Preparer's Notice,	an	nd correct. I understand that making a false statement, ankruptcy case can result in fines up to \$250,000, or imp	, concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ✓ No ─ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ✓ No ─ Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,		Signature of Debtor 1	Signature of Debtor 2
 ✓ No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ✓ No Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, 		Date 7/19/2016	Date 7/19/2016
Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ✓ No — Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,	Di	d you attach additional pages to Your Statement of Fir	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,	✓	No	
✓ No Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,		Yes	
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,		• •	
	Di	•	rney to help you fill out bankruptcy forms?
	Di	d you pay or agree to pay someone who is not an attor	

Fill in this informa	Case 16-2319 ation to identify your cas		07/19/16 Entere	d 07/1 <mark>9/16 19:07:06</mark>	Desc Main
Debtor 1	James	0.	Hobbs		
Debtor 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)					
	orm 108 nt of Intenti	on for Individu	uals Filing Un	der Chapter 7	12/15
If you are an ind ■ creditors have ■ you have leas You must file this	ividual filing under ch e claims secured by yo sed personal property s form with the court v	apter 7, you must fill out th our property, or and the lease has not expir within 30 days after you file	nis form if: ed. your bankruptcy petition	or by the date set for the meetings to the creditors and lessors yo	_
•	eople are filing togethe ust sign and date the	•	equally responsible for su	pplying correct information.	
•	and accurate as possi and case number (if k	•	d, attach a separate sheet	to this form. On the top of any a	dditional pages,

Part 1: List Your Creditors Who Have Secured Claims

га	Fait I. List four Greditors with have Secured Glaims				
1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.				
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?		
	Creditor's name: WFDS Description of property securing debt: 072 Automobile	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. ✓ Yes.		
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.		
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.		
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.		

Debtor	Case 16-23196	Doc 1	Filed 07/19/16	Entered 07/19/16 1	.9:07:06	Desc Main
1	First Name	Middle Nan	ne Document's ne Last Nai	Entered 07/19/16 1 —Page 51 of 68 me		
	List Your Unexpired Pers					
informa	unexpired personal property le tion below. Do not list real estat ed personal property lease if the	e leases. Une	cpired leases are leases	s that are still in effect; the lease		icial Form 106G), fill in the ot yet ended. You may assume an
De	scribe your unexpired personal p	property leases	s		Will the lea	se be assumed?
Les	sor's name: Sergio Huerta				☐ No ✓ Yes	
	scription of leased perty: Residential Lease					
Les	sor's name:				☐ No☐ Yes	
	scription of leased perty:					
Les	sor's name:				☐ No☐ Yes	
	scription of leased perty:					
Les	sor's name:				☐ No ☐ Yes	
	scription of leased perty:					
Les	sor's name:				☐ No☐ Yes	
	scription of leased perty:					
Les	sor's name:				☐ No☐ Yes	
	scription of leased perty:					
Les	sor's name:				☐ No☐ Yes	
	scription of leased perty:					
Part 3:	Sign Below					
	er penalty of perjury, I declare th is subject to an unexpired lease		eated my intention abou	ut any property of my estate that	secures a de	bt and any personal property
	-					

×	/s/ James Hobbs	×		
	Signature of Debtor 1		Signature of Debtor 1	

Date 7/19/2016 Date 7/19/2016 MM/DD/YYYY MM/DD/YYYY

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern District o	i illillois	
n re	James Hobbs ;		Case No.	(()
_	Debtor		Chapter	(If known) Chapter 7
				Спартег т
	DISCLOSURE OF	COMPENSATION C	F ATTORNEY FO	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within on rendered or to be rendered on behavior	e year before the filing of the petit	tion in bankruptcy, or agreed t	to be paid to me, for services
	For legal services, I have agreed to	o accept		\$1,365.0
	Prior to the filing of this statement	I have received		\$0.0
	Balance Due			\$1,365.0
2.	The source of the compensation pa	id to me was:		
	D ebtor	Other (specify)		
3.	The source of the compensation pa	aid to me is:		
	D ebtor	Other (specify)		
4.	I have not agreed to share the members and associates of m	above-disclosed compensation w y law firm.	ith any other person unless th	ey are
		ve-disclosed compensation with a law firm. A copy of the agreemen ensation, is attached.		
5.	In return for the above-disclosed for a. Analysis of the debtor's fina bankruptcy;	ee, I have agreed to render legal s ncial situation, and rendering advi		
	b. Preparation and filing of any	y petition, schedules, statements	of affairs and plan which may	be required;
	c. Representation of the debto	r at the meeting of creditors and c	confirmation hearing, and any	adjourned hearings thereof;
6.	By agreement with the debtor(s), the	ne above-disclosed fee does not in	nclude the following services:	
		CERTIFICATIO	N	
	certify that the foregoing is a comp debtor(s) in this bankruptcy proceedi		or arrangement for payment t	o me for representation of
	7/19/2016		/s/ Daniel Giannola	
_	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	
			TAGING OF IGNY IIIII	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-23196 Doc 1 Filed 07/19/16 Entered 07/19/16 19:07:06 Desc Main UNITED STATES BANKBURTCY COURT Northern District of Illinois

In re:	Hobbs, James ;	Case No	
	Debtor(s)	Observa	Chautar7
		Chapter.	Chapter7
	VERIF	FICATION OF CREDITOR MATE	RIX
	The above named Debtors hereby verify	y that the attached list of creditors is true an	nd correct to the best of their knowledge
Date:	7/19/2016	/s/ Hobbs, James	
		Hobbs, James	
		Signature of Debtor	
		/s/	
		Signature of Joint De	ehtor

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WFDS PO BOX 19657 IRVINE , CA 92623 USA

LENDING CLUB CORP 71 STEVENSON ST STE 300 SAN FRANCISCO , CA 94105 USA

CHASE PO Box 15298 Wilmington , DE 19850 USA

Capital One Po Box 30281 Salt Lake Cty , UT 84130 USA

HCCREDIT/FEB 203 E EMMA AVE STE A SPRINGDALE, AR 72764 USA

CREDITONEBNK PO BOX 98872 LAS VEGAS , NV 89193 USA

GLOBAL NETWK 5320 COLLEGE BLVD SHAWNEE MISSIO, KS 66211 USA

DSNB MACYS 9111 Duke Blvd Mason , OH 45040 USA

IRS 1 PO Box 7346 Philadelphia , PA 19101 USA

State of Illinois - Dept of Revenue PO Box 19043 Springfield , IL 62794

MIDLAND FUNDING 8875 AERO DR STE 200 SAN DIEGO , CA 92123 USA

BLATT HASENMILLER LEIBSKE 10 S LASALLE # 2200 Chicago , IL 60603 USA Case 16-23196 Doc 1 Filed 07/19/16 Entered 07/19/16 19:07:06 Desc Main Chicago Parking Document Page 59 of 68

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602 USA

Village of Richton Park - Parking 4455 Sauk Trail Richton Park , IL 60471 USA

Table Rock Investments 245 S Wildwood Dr Branson , MO 65616 USA

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1365.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 07/19/16	
Client Dell	Client
Attorney Jew Mil	
Afformey	

Case 16-23196 Doc 1 Filed 07/19/16 Entered 07/19/16 19:07:06 Desc Main Page 62 of 68 number (if known) Document. Debtor 1 Last Name Answer These Questions for Reporting Purposes Part 6: 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are Do you estimate that paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **✓** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 you owe? 10,001-25,000 More than 100,000 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets **100,001-\$500,000** to be worth? \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million 20. How much do you \$500,000,001-\$1 billion \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 350,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

•	•
	_
•	•

/s/ James Hobb	s la puedo	X	
Signature of Debt	or 1		Signature of [
Executed on	7/19/2016		Executed o

MM / DD / YYYY

Debtor 2

MM / DD / YYYY

	Case 10-23190	Docum Docum		of 68	Desc Main
Fill in this in	formation to identify your case:				
Debtor 1	James		Hobbs		
	First Name	Middle Name	Last Name		
Debtor 2	filing) First Name	A. I. I. A.		·	
(Opouse, ii i	ming/ First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	Northern	District of Illinois		
Case number	er		(State)		
(If known)					
Officia	l Form 106Dec				Check if this is an amended filing
Declar	ation About an	Individual Del	otor's Schedi	ules	12/15
If two marrie	ed people are filing together,	both are equally responsib	le for supplying correct	information	
1519, and 35	71. gn Below				s, or both. 18 U.S.C. §§ 152, 1341,
Did you	u pay or agree to pay someon	e who is NOT an attorney t	o help you fill out bankr	uptcy forms?	
☑ No	0				
Yes	s. Name of person		Attach Bankruptcy I Signature (Official F	Petition Preparer's Notice, Declara Form 119).	tion, and
Under p	penalty of perjury, I declare they are true and correct.	at I have read the summary	and schedules filed wit	th this declaration and	
🗶 /s/ Jam	nes Hobbs	1.19	*		enter the terms of
Signatur	re of Debtor 1		Signature	e of Debtor 2	

MM/DD/YYYY

Date

Date 7/19/2016

MM/DD/YYYY

Case 16-23196 Doc 1 Filed 07/19/16 Entered 07/19/16 19:07:06 Page 64 of 68 Case number (if known) Document Bobbs Debtor 1 James Middle Name First Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Date issued Name MM/DD/YYYY Number Street Zip Code Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date 7/19/2016 Date 7/19/2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? V No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor James Hobbs Case number (if Middle Name 1 First Name Last Name known) List Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Describe your unexpired personal property leases Will the lease be assumed? No Lessor's name: Sergio Huerta ✓ Yes Description of leased property: Residential Lease No Lessor's name: Yes Description of leased property: No Lessor's name: Yes Description of leased property: No Lessor's name: Yes Description of leased property: Lessor's name: Yes Description of leased property: ☐ No Lessor's name: Description of leased property: No Lessor's name: Yes Description of leased property: Part 3: Sign Below Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease. /s/ James Hobbs Signature of Debtor 1 Signature of Debtor 1 Date 7/19/2016 Date 7/19/2016 MM/DD/YYYY

MM/DD/YYYY

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Hobbs, James ;	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFICA	ATION OF CREDITOR MAT	RIX
Tł	ne above named Debtors hereby verify that	t the attached list of creditors is true a	and correct to the best of their knowledge
Date:	7/19/2016	/s/ Hobbs, James Hobbs, James Signature of Debto	Jam Dell

Case 16-23196 Doc 1 Filed 07/19/16 Entered 07/19/16 19:07:06 Desc Main Page 67 of 68 Document, Debtor 1 James ase number (if known) First Name Middle Name Last Name Column A Column B Debtor 1 Debtor 2 or non-filing spouse 8. Unemployment compensation \$733.25 \$0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you \$0.00 For your spouse \$0.00 Pension or retirement income. Do not include any amount received that was a \$0.00 \$0.00 benefit under the Social Security Act. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the Total amounts from separate pages, if any. +\$0.00 +\$0.00 11. Calculate your total current monthly income. Add lines 2 through 10 for each \$6,850.39 \$686.36 \$7,536.75 column. Then add the total for Column A to the total for Column B. Total current monthly income Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11. Copy line 11 here → \$7,536.75 Multiply by 12 (the number of months in a year). X 12 12b. The result is your annual income for this part of the form. 12b. \$90,441.00 13 Calculate the median family income that applies to you. Follow these steps: Illinois Fill in the state in which you live. 5 Fill in the number of people in your household. Fill in the median family income for your state and size of household. 13. \$95,321.00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. /s/ James Hobbs Signature of Debtor 1 Signature of Debtor 2 Date 7/19/2016 Date 7/19/2016 MM/DD/YYYY MM/DD/YYYY If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

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Fill in this information to identify your case:				
United States Bankruptcy Court for the:				
No	orthern	_ District of:(sta	Illinois te)	
Case number (if known)				

Official Form 121

Statement About Your Social Security Numbers

12/15

Use this form to tell the court about any Social Security or federal Individual Taxpayer Identification numbers you have used. Do not file this form as part of the public case file. This form must be submitted separately and must not be included in the court's public electronic records. Please consult local court procedures for submission requirements.

Number on any other doci	e court will not make this form available to the public. You shoul ument filed with the court. The court will make only the last four to your creditors, the U.S. Trustee or bankruptcy administrator, a	d not include a full Social Security Number or Individual Taxpayer digits of your numbers known to the public. However, the full nd the trustee assigned to your case.
Making a false statement, \$250,000, or imprisonment	concealing property, or obtaining money or property by fraud in a for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571	connection with a bankruptcy case can result in fines up to
Part 1: Tell the Cour	t About Yourself and Your spouse if Your Spouse is	Filing With You
1. Your name	For Debtor 1:	For Debtor 2 (Only If Spouse Is Filing):
	First name	First name
	Middle name Hobbs	Middle name
	Last name	Last name
Part 2: Tell the Cour	t About all of Your Soci al Sec urity or Federal Individ	dual Taxpayer Identification Numbers
2. All Social	321-80-7676	
Security Numbers you have used	You do not have a Social Security number.	You do not have a Social Security number.
3. All federal Individual Taxpayer Identification Numbers (ITIN) you have used	✓ You do not have an ITIN.	You do not have an ITIN.
Part 3: Sign Below		
	Under penalty of perjury, I declare that the information I have provided in this form is true and correct. ** /s/ James Hobbs Signature of Debtor 1 Date 7/19/2016 MM//DD/YYYY	Under penalty of perjury, I declare that the information I have provided in this form is true and correct. Signature of Debtor 2 Date MM/DD/YYYY